

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-16085-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alan Houghton
137 Richard Street
Brick, NJ 08724

Carrie Houghton
137 Richard Street
Brick, NJ 08724

Social Security No.: xxx-xx-1182 xxx-xx-8311

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 10/2/24
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: September 3, 2024
JAN: mmf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Sep 03, 2024

User: admin
Form ID: 132

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684
cr 520301239	+ CARRINGTON MORTGAGE SERVICES, LLC, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866 Raymour & Flanigan, PO Box 33802, Detroit, MI 48232-5802

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 03 2024 22:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 03 2024 22:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520323173	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 03 2024 22:44:00	AMERICREDIT FINANCIAL SERVICES, INC., DBA GM FINANCIAL, P O BOX 183853, ARLINGTON, TX 76096
520304014	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 03 2024 22:48:28	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520342204	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 03 2024 22:48:21	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520301219	+ Email/Text: ally@ebn.phinsolutions.com	Sep 03 2024 22:43:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
520309353	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 03 2024 22:44:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
520301220	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 03 2024 22:42:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520365607	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 03 2024 22:42:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
520301223	Email/Text: BKBCNMAIL@carringtonms.com	Sep 03 2024 22:43:00	Carrington Mortgage Services, PO Box 5001, Westfield, IN 46074
520357711	Email/Text: BKBCNMAIL@carringtonms.com	Sep 03 2024 22:43:00	Carrington Mortgage Services, LLC., 1600 South Douglass Road, Anaheim, CA 92806
520301222	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 03 2024 23:01:03	Best Buy, PO Box 183195, Columbus, OH 43218
520335714	+ Email/PDF: ebn_ais@aisinfo.com	Sep 03 2024 23:01:01	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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520304231	+ Email/Text: bankruptcy@cavps.com	Sep 03 2024 22:45:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520354238	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 03 2024 23:01:10	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520301224	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 03 2024 22:45:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520372315	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 03 2024 22:44:00	Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8645
520301229	Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 03 2024 22:44:00	Discover Home Loans, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520308142	Email/Text: mrdiscen@discover.com	Sep 03 2024 22:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520301226	+ Email/Text: mrdiscen@discover.com	Sep 03 2024 22:43:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520301228	+ Email/Text: mrdiscen@discover.com	Sep 03 2024 22:43:00	Discover Financial Services, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520311984	+ Email/Text: dplbk@discover.com	Sep 03 2024 22:45:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
520301230	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 03 2024 22:44:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
520301231	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 03 2024 22:49:13	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
520301232	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 03 2024 22:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520353146	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 03 2024 22:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520301233	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 03 2024 23:01:28	JPMCB Card, PO Box 15298, Wilmington, DE 19850
520339257	+ Email/Text: RASEBN@raslg.com	Sep 03 2024 22:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520301237	+ Email/Text: M74banko@mercedes-benz.com	Sep 03 2024 22:43:00	Mercedes Benz Financial, Attn: Bankrtupcy, PO Box 685, Roanoke, TX 76262-0685
520324350	Email/Text: notices@bkservicing.com	Sep 03 2024 22:44:00	Mercedes-Benz Vehicle Trust successor in interest, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
520353455	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 03 2024 23:01:18	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520339101	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 03 2024 23:01:55	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
520301238	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 03 2024 23:02:06	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
520351729	Email/Text: bnc-quantum@quantum3group.com	Sep 03 2024 22:45:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
520351026	Email/PDF: resurgentbknotifications@resurgent.com	Sep 03 2024 22:49:12	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520301240	+ Email/Text: bankruptcy@savit.com	Sep 03 2024 22:45:00	SAVIT, 46 W Ferris Street, East Brunswick, NJ 08816-2159
520301242	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 03 2024 22:48:02	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064

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520301241	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 03 2024 22:49:16	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
520370359	Email/Text: bncmail@w-legal.com	Sep 03 2024 22:45:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520324094	+ Email/Text: tdebn@credbankserv.com	Sep 03 2024 22:44:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520301243	Email/Text: bncmail@w-legal.com	Sep 03 2024 22:45:00	Target, PO Box 660170, Dallas, TX 75266-0170
520301244	Email/Text: bknotice@upgrade.com	Sep 03 2024 22:43:00	Upgrade Inc, Attn: Bankruptcy, 275 Battery Street 23rd Floord, San Francisco, CA 94111
520301245	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 03 2024 23:01:36	Venmo, PO box 71718, Philadelphia, PA 19176-1718
520301236	+ Email/Text: PBNCNotifications@perituservices.com	Sep 03 2024 22:43:00	kohls/capone, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520301221	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
520301225	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
520301227	*+	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
520301234	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850
520301235	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC ajennings@hillwallack.com
Angela Catherine Pattison	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC apattison@hillwallack.com, apattison@ecf.courtdrive.com

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Denise E. Carlon

on behalf of Creditor DISCOVER BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

James J. Cerbone

on behalf of Joint Debtor Carrie Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

James J. Cerbone

on behalf of Debtor Alan Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7